This listing of claims will replace all prior versions, and listings, of claims in the application:

## Listing of Claims:

Claim 1 (currently amended): An information processing system with a portable electronic device including means for processing information and a memory employed by a plurality of business organizations, said system comprising:

a plurality of access apparatuses, wherein each of said plurality of business organizations is associated with at least one of said plurality of access apparatuses, wherein each of said plurality of access apparatuses are operable to access said portable electronic device, each of said plurality of access apparatuses including means for executing an authentication between an associated business organization and said portable electronic device by using access key information, and each of said plurality of access apparatuses including means for transmitting file registry information to said portable electronic device; and

a management sector including means for generating said file registry information and said access key information based on file key information and issuer key information processed by said management sector,

wherein said management sector is adapted to create said file registry information at least partly by encrypting memory space specifying information to at least partly produce an encrypted result, wherein said file registry information includes said memory space specifying information in an unencrypted condition and the encrypted result, and

wherein said management sector is adapted to create said access key information for each of the business organizations by encrypting based on said file key information and said issuer key information, wherein said file key information is assigned to said associated business organization.

Claim 2 (currently amended): An access apparatus for accessing a portable electronic device having an information processing means, said access apparatus being employed by an information processing system in which a memory in said portable electronic device is employed by a plurality of business organizations, said access apparatus comprising:

means for executing an authentication between one of the plurality of business organizations and the portable electronic device by using access key information; and

means for transmitting file registry information to the portable electronic device,

wherein said file registry information and said access key information are generated by a management sector based on file key information and issuer key information processed by said management sector, and

wherein said file registry information is created at least partly by encrypting memory space specifying information for specifying a size of a memory space to be secured in the portable electronic device to at least partly produce an encrypted result, wherein said file registry information includes said memory space specifying information in an unencrypted condition and the encrypted result, and wherein said access key information includes encrypted information created by encrypting based on said file key information and said issuer key information, wherein said file key information is assigned to said one of the plurality of business organizations.

## Claims 3-4 (canceled)

Claim 5 (previously presented): The access apparatus according to Claim 2, wherein said transmitting means is adapted to transmit issuer key change information to said portable electronic device for updating said issuer key information stored in said portable electronic device, said issuer key change information being created by encrypting new issuer key information which is to be newly recorded in said portable electronic device, with said issuer key information.

Claim 6 (previously presented): The access apparatus according to Claim 5, wherein said access apparatus acquires said issuer key change information and corresponding access key information from said management sector.

Claim 7 (currently amended): A portable electronic device including a memory unit which is employed by a plurality of business organizations, said portable electronic device comprising:

a memory having memory space allocated to said plurality of business organizations, said memory storing file key information specific to each of said plurality of business organizations and issuer key information; and

means for processing information transmitted from any of a plurality of access apparatuses, wherein each of said plurality of access apparatuses are associated with one of said plurality of business organizations, wherein each of said plurality of access apparatuses are operable for accessing said portable electronic device, said information comprising file registry information and access key information.

wherein said file registry information and said access key information are generated by a management sector, said file registry information being created at least partly by encrypting memory space specifying information for specifying a size of a memory space to be secured in the portable electronic device to at least partly produce an encrypted result, wherein said file registry information includes said memory space specifying information in an unencrypted condition and the encrypted result, and wherein said access key information is created by encrypting based on said file key information and said issuer key information, wherein said file key information is assigned to one of the plurality of business organizations, and said processing means being adapted to extract said memory space specifying information and said file key information from the received file registry information.

Claim 8 (previously presented): The portable electronic device according to Claim 7, wherein said portable electronic device receives, from one of said access apparatuses, said file registry information that is created by encrypting memory space specifying information for specifying at least a size of the memory space to be secured in said portable electronic device and said file key information with second specific key information possessed by said management sector;

extracts said memory space specifying information and said file key information from the received file registry information; and

allocates the memory space in accordance with said memory space specifying information while recording said file key information in association with the allocated memory space.

Claim 9 (previously presented): The portable electronic device according to Claim 7, wherein said file registry information is created by adding said memory space specifying information and said file key information to encrypted information that is created by encrypting said memory space specifying information and said file key information with said issuer key information

Claim 10 (previously presented): The portable electronic device according to Claim 7, wherein said portable electronic device is adapted to receive issuer key change information for updating said issuer key information stored in said memory, said issuer key change information being created by encrypting new issuer key information which is to be newly recorded in said portable electronic device, with said issuer key information, said processing means adapted to extract, from said received issuer key change information, the new issuer key information which is to be newly recorded in the portable electronic device based on said issuer key information stored in said memory.

Claim 11 (previously presented): The portable electronic device according to Claim 7, wherein said portable electronic device is in the form of a card.

Claim 12 (previously presented): The portable electronic device according to Claim 7, wherein said portable electronic device is a portable terminal.

Claim 13 (previously presented): The portable electronic device according to Claim 12, wherein said portable terminal is a cellular phone.

Claim 14 (currently amended): A method of using a memory space allocated in a memory provided in a portable electronic device to be employed by a plurality of business organizations, said method comprising the steps of:

transmitting file registry information to said portable electronic device; and authenticating the portable electronic device by using a access key information.

wherein said file registry information and said access key information are generated by a management sector based on file key information and issuer key information processed by said management sector, said file registry information is created at least partly by encrypting memory space specifying information for specifying a size of a memory space to be secured to the portable electronic device to at least partly produce an encrypted result, wherein said file registry information includes said memory space specifying information in an unencrypted condition and the encrypted result, and wherein said access key information is created by encrypting based on said file key information and said issuer key information, wherein said file key information is assigned to one of the plurality of business organizations.

Claim 15 (previously presented): The method of using a memory space according to Claim 14, including a step for updating the issuer key information stored in the portable electronic device by transmitting issuer key change information generated by encrypting updated issuer key information, which is to be newly recorded in the portable electronic device, with said issuer key information.

Claim 16 (canceled)

Claim 17 (previously presented): The method of using a memory space according to Claim 15, further comprising a step of sending updated access key information corresponding to the updated issuer key information